



TO: Outreach Partners and Interested Parties

FROM: *Prescription Advantage*

Date: November 18, 2005

BULLETIN

This bulletin is one in a series of routine updates regarding Prescription Advantage. These notices are designed to inform a broad network of outreach partners and other interested parties about Plan updates affecting both current and future Plan members.

Notice to Prescription Advantage Members enrolled in Medicare Advantage Plans

The following is a letter to Prescription Advantage members enrolled in Medicare Advantage plans. The letter informs members that most Medicare Advantage Plans will be including prescription drug benefits as of January 1, 2006 and to continue receiving Prescription Advantage benefits, they must be enrolled in a plan with Medicare prescription drug coverage.

The letter, which will be mailed to members during the week of November 21, 2006, instructs members to contact their Medicare Advantage plan to verify the prescription drug benefits available and provides options if the member wants to change plans. Also included is a list of phone numbers and web-sites members may use to help answer questions about their drug coverage.

November, 2005

Dear Prescription Advantage Member:

This letter contains important information about your Prescription Advantage benefits. Please read it carefully.

New Medicare Drug Coverage

Medicare will help you pay for prescription drugs beginning on January 1, 2006. When this new Medicare program takes effect, Prescription Advantage will change to a **secondary payer**. This means that your Medicare drug plan will pay for your prescriptions first and then Prescription Advantage will pay for certain costs not covered by Medicare. *We recently sent you information about how Prescription Advantage will work with your Medicare drug plan.*

Medicare Advantage Plan

Medicare has informed Prescription Advantage that **you are currently enrolled in a Medicare Advantage health plan**. This means that you receive your health care through Medicare Advantage plans such as Blue Cross Blue Shield's Medicare HMO Blue (formerly Blue Care 65), Fallon Senior Plan, Secured Horizons (now known as Tufts Health Plan Medicare Preferred) or Harvard Pilgrim's First Seniority. Your Medicare Advantage plan **may** now include the new Medicare prescription drug coverage. *Please watch for an important letter from your Medicare Advantage plan explaining your options with the new Medicare prescription drug coverage or contact your plan for more information.*

If you believe our records are incorrect and you are not enrolled in a Medicare Advantage Plan and/or if you are going to continue your drug coverage through your current or past employer, please contact Prescription Advantage Customer Service to avoid disruption of your Prescription Advantage benefits.

Prescription Advantage Members Must be Enrolled in a Medicare Drug Plan

The Commonwealth of Massachusetts requires that all Prescription Advantage members who are Medicare beneficiaries be enrolled in a Medicare drug plan with coverage starting January 1, 2006. In other words, to keep your Prescription Advantage benefits to help pay for costs not covered by Medicare, you must be in a plan with Medicare drug coverage by December 31, 2005.

What Do I Need to Do?

There are several ways you can join a Medicare drug plan and continue to receive benefits from Prescription Advantage:

1. You can remain in your current Medicare Advantage plan if it includes the new Medicare

prescription drug coverage. Contact your Medicare Advantage plan to find out how to join its prescription drug plan.

2. You can switch to a different Medicare Advantage plan with drug coverage.
3. You can return to traditional Medicare and join a Medicare drug plan that offers only drug coverage. Please be advised that enrolling in a Medicare prescription drug plan may affect your Medicare Advantage coverage. Contact your Medicare Advantage plan for more information **before** joining a Medicare drug plan.

You must be in a plan with Medicare drug coverage by December 31, 2005 or you will lose your Prescription Advantage benefits as of January 1, 2006. If you decide to join a plan with Medicare drug coverage later, you may be subject to higher Medicare premiums if you join after May 15, 2006.¹

Prescription Advantage is available to help you understand your new benefits. Please feel free to call customer service (toll free) at **1-800-AGE-INFO (1-800-243-4636)** or TTY for the deaf and hard of hearing at **1-877-610-0241**. For additional resources, refer to the "Helpful Resources" list included in this mailing.

Sincerely,

Prescription Advantage

¹ Prescription Advantage is considered to be *non-creditable* coverage for Medicare beneficiaries. This means that Prescription Advantage will not pay as much for prescription drugs as the standard Medicare prescription drug coverage will pay.

Helpful Resources

There are organizations available to help you compare Medicare drug plans and to answer questions that you may have about your drug coverage.

Important Resources:

- ✓ Prescription Advantage Customer Service - For assistance with your Prescription Advantage benefits and to get additional information about available Medicare drug plans.
1-800-AGE-INFO (1-800-243-4636) or TTY (toll free) for the deaf and hard of hearing at 1-877-610-0241
www.800ageinfo.com
- ✓ SHINE - (Serving the Health Information Needs of Elders) – Individual health insurance counseling available to all Medicare beneficiaries.
1-800-AGE-INFO (1-800-243-4636), press 2 or TTY (toll free) 1-800-872-1066
www.medicareoutreach.org
- ✓ MassMedLine - A resource for prescription drug information and assistance. Pharmacists are available to assist you.
1-866-633-1617
www.massmedline.com
- ✓ Medicare - For general assistance with the Medicare Part D benefits and the Medicare drug plans. Please look for the *Medicare and You* handbook that was sent to you in October. Contact Medicare if you did not receive it.
1-800-MEDICARE (1-800-633-4227)
www.medicare.gov